

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Patricia Cottman
 Debtor

Case No. 16-12042-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 138NEW

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Jul 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2019.

db
 13697420 +Patricia Cottman, 162 W Chew Avenue, Philadelphia, PA 19120-2428
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)
 13717070 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13697423 +Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497
 13697426 +Fed Loan Service, P.O. Box 60610, Harrisburg, PA 17106-0610
 13735136 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,
 Attn: Bankruptcy Dept #F
 13697432 +TD Bank USA, P.O. Box 673, Minneapolis, MN 55440-0673
 13697433 +Toyota Motor Credit Co, 240 Gibraltar Rd, Ste 260, Horsham, PA 19044-2387
 13773251 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 13744587 U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 18 2019 03:38:33 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2019 03:37:49
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 18 2019 03:38:13 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/Text: bankruptcydpt@mcmcg.com Jul 18 2019 03:37:55 Midland credit management,
 PO Box 2011, Warren, MI 48090-2011
 cr E-mail/PDF: gecscdi@recoverycorp.com Jul 18 2019 03:31:08 Synchrony Bank,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 13731964 +E-mail/Text: bankruptcy@midwestloanservices.com Jul 18 2019 03:37:25 American Heritage FCU,
 c/o Midwest Loan Services, 616 Shelden Avenue Suite 300, Houghton, MI 49931-1841
 13697418 +E-mail/Text: broman@amhfcu.org Jul 18 2019 03:38:01 American Heritage Fcu,
 2060 Red Lion Rd, Philadelphia, PA 19115-1699
 13697419 +E-mail/Text: broman@amhfcu.org Jul 18 2019 03:38:01 American Heritage Federal Credit Union,
 2060 Red Lion Rd, Philadelphia, PA 19115-1699
 13697422 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 18 2019 03:29:08 Capital One Bank USA,
 15000 Capital One Dr, Richmond, VA 23238
 13697421 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 18 2019 03:31:10 Capital One,
 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
 13706628 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 18 2019 03:31:10
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13697424 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 18 2019 03:37:21 Comenity Bank,
 P.O. Box 182273, Columbus, OH 43218-2273
 13697425 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 18 2019 03:37:21 Comenity Bank,
 P.O. Box 182789, Columbus, OH 43218-2789
 13731518 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 18 2019 03:37:55 Midland Funding, LLC,
 P.O. Box 2011, Warren, MI 48090-2011
 13697427 +E-mail/Text: bankruptcy@midwestloanservices.com Jul 18 2019 03:37:25 Midwest Loan Services,
 616 Shelden Ave, Ste 300, Houghton, MI 49931-1841
 13780122 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 18 2019 03:30:15
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 13743039 E-mail/Text: bnc-quantum@quantum3group.com Jul 18 2019 03:37:30
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 13741850 E-mail/Text: bnc-quantum@quantum3group.com Jul 18 2019 03:37:30
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
 Kirkland, WA 98083-0788
 13702829 E-mail/PDF: rmscdi@recoverycorp.com Jul 18 2019 03:31:17
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 13697430 +E-mail/PDF: gecscdi@recoverycorp.com Jul 18 2019 03:31:05 Synchrony Bank, P.O. Box 965024,
 Orlando, FL 32896-5024
 13697429 +E-mail/PDF: gecscdi@recoverycorp.com Jul 18 2019 03:29:00 Synchrony Bank, P.O. Box 965005,
 Orlando, FL 32896-5005
 13697428 +E-mail/PDF: gecscdi@recoverycorp.com Jul 18 2019 03:28:59 Synchrony Bank, P.O. Box 965015,
 Orlando, FL 32896-5015
 13778979 E-mail/PDF: gecscdi@recoverycorp.com Jul 18 2019 03:30:03 Synchrony Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 13818877 +E-mail/PDF: gecscdi@recoverycorp.com Jul 18 2019 03:31:06 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 13777364 +E-mail/Text: bncmail@w-legal.com Jul 18 2019 03:38:03 TD BANK USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13697431 +E-mail/Text: bnc@nordstrom.com Jul 18 2019 03:37:07 TD Bank, 13531 E Caley Ave,
 Englewood, CO 80111-6504
 13697434 +E-mail/Text: External.Collections@phoenix.edu Jul 18 2019 03:38:46 University Of Phoenix,
 4615 E Elwood St, Fl 3, Phoenix, AZ 85040-1950

District/off: 0313-2

User: Lisa
Form ID: 138NEW

Page 2 of 2
Total Noticed: 37

Date Rcvd: Jul 17, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2019 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Patricia Cottman brad@sadeklaw.com, bradsadek@gmail.com
HEATHER STACEY RILOFF on behalf of Creditor AMERICAN HERITAGE FEDERAL CREDIT UNION
heather@mvrlaw.com, Michelle@mvrlaw.com
JEROME B. BLANK on behalf of Creditor Toyota Motor Credit Corporation paeb@fedphe.com
LORRAINE GAZZARA DOYLE on behalf of Creditor AMERICAN HERITAGE FEDERAL CREDIT UNION
ldoyle@pincuslaw.com
MARIO J. HANYON on behalf of Creditor Toyota Motor Credit Corporation paeb@fedphe.com
MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Patricia Cottman

Debtor(s)

Bankruptcy No: 16-12042-elf

Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 7/17/19